



Identity Theft and Fraud Workshop



**Provided by:
The Office of Privacy Protection**

Revised March 2011

Identity Theft Defined

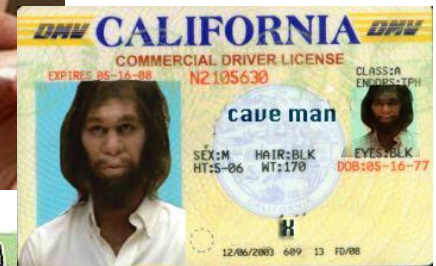
• *Federal Trade Commission (ftc.gov):*

"Identity theft occurs when someone uses your personal information without your permission to commit fraud or other crimes."







Types of Identity Theft

- 🔒 Financial
- 🔒 Medical
- 🔒 Employment
- 🔒 Criminal
- 🔒 Utility
- 🔒 Child



"Do you have another card? This one's been reported stolen."

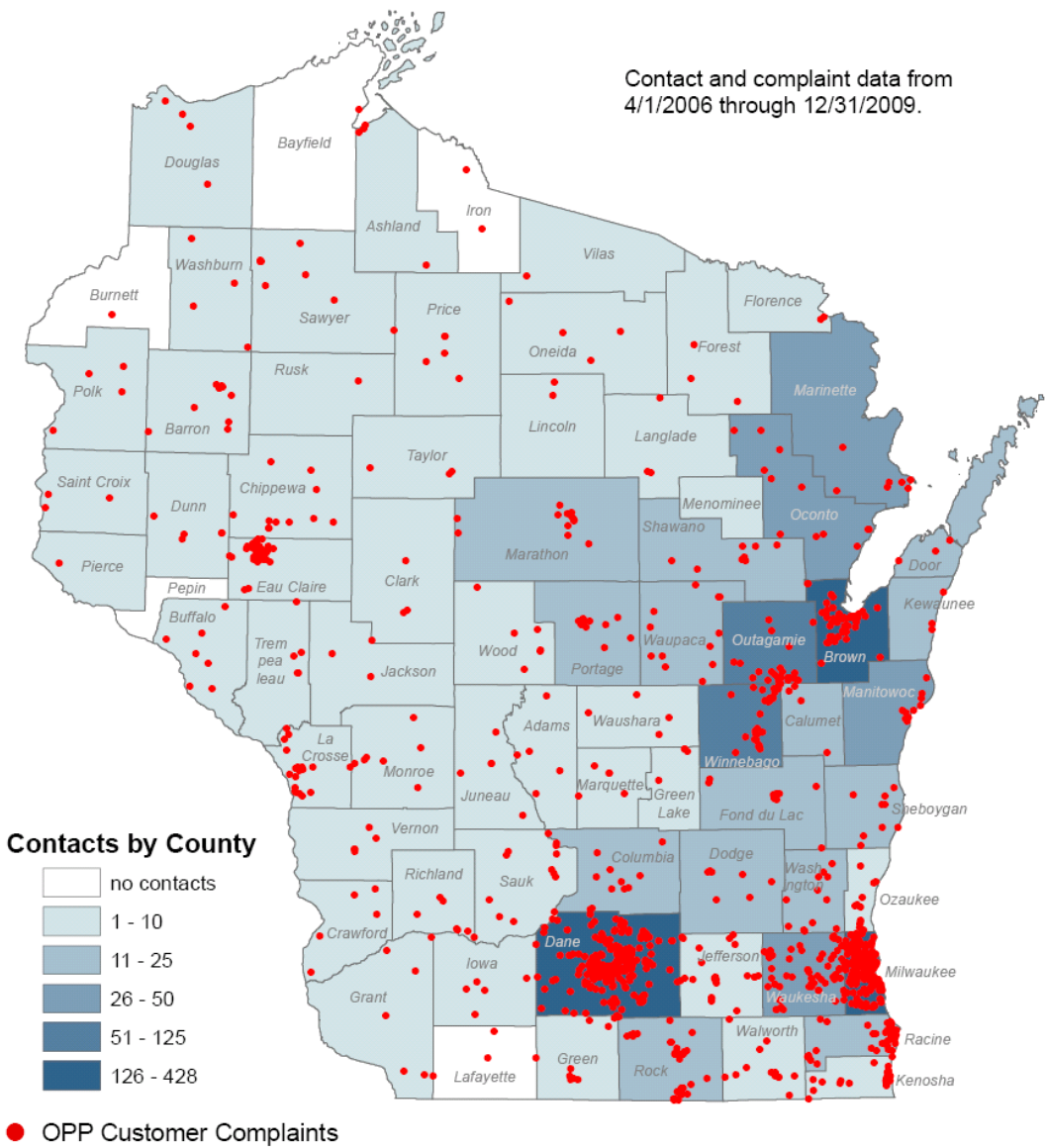
Current Laws

-  **FCRA (Fact) Act** – Allows all consumers to obtain a FREE credit report from each of the three credit reporting companies annually
-  **Wis. Stat. Chapter 943.201 and 203**, unauthorized use of an individuals or an entities identifying information
-  **Wis. Stat. Chapter 134.98** – Data Breach Law- Requires a business to notify consumers of unauthorized acquisition of personal information
-  **Wis. Stat. Chapter 100.54** Security Freeze Law– Effective January 1, 2007. Allows consumers to put a freeze on their credit for a \$10.00 fee.



Office of Privacy Protection Complaints and Contacts

Contact and complaint data from
4/1/2006 through 12/31/2009.



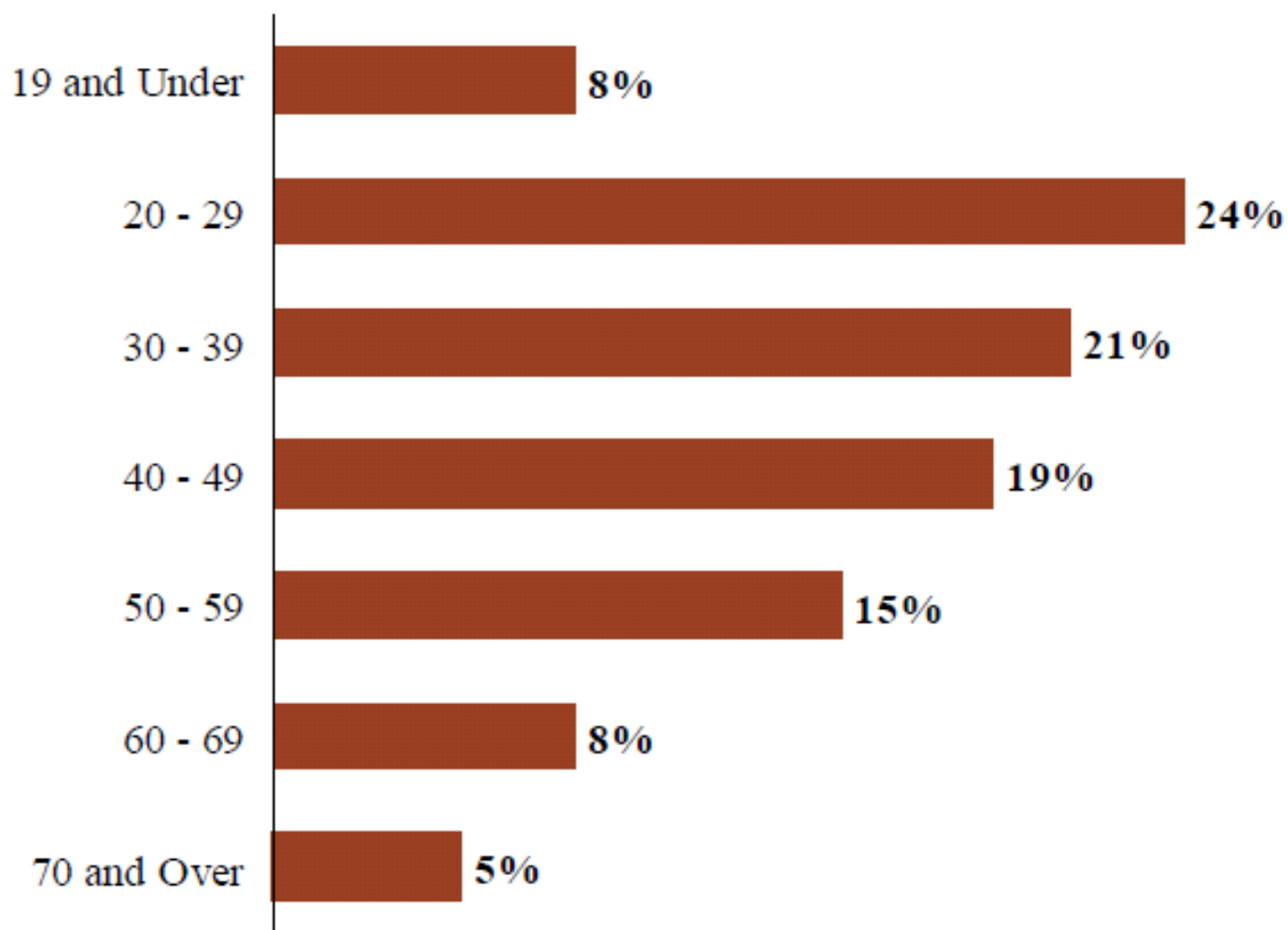
Contacts by County

- no contacts
- 1 - 10
- 11 - 25
- 26 - 50
- 51 - 125
- 126 - 428

● OPP Customer Complaints

Consumer Sentinel Network Identity Theft Complaints by Victims' Age¹

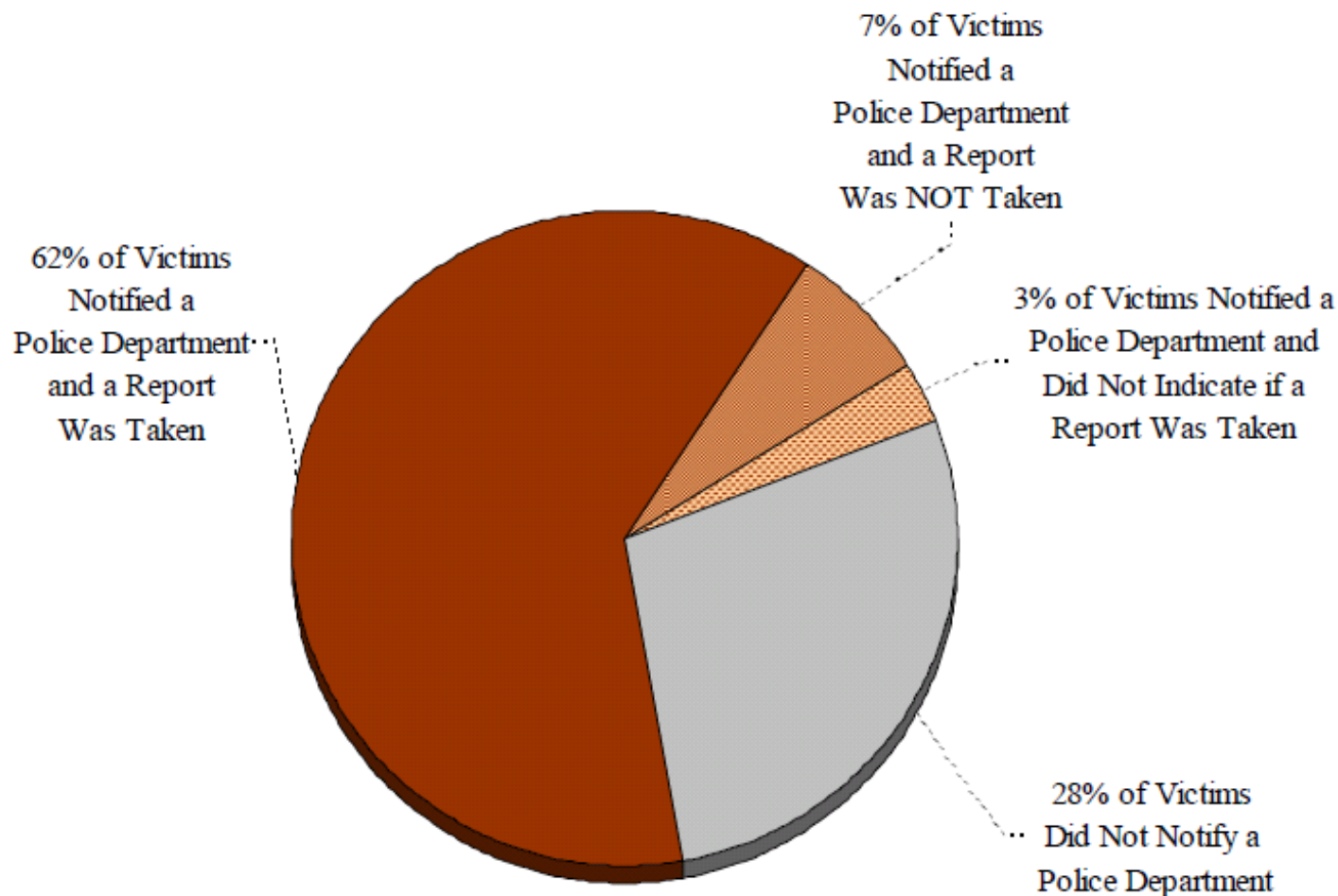
January 1 – December 31, 2010



Consumer Sentinel Network Identity Theft Complaints

Law Enforcement Contact¹

January 1 – December 31, 2010



¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (100,217). 42% of the identity theft victims who contacted the FTC directly reported law enforcement contact information.

Wisconsin Statistics 2010

Identity Theft Complaints Count from Wisconsin Victims = 2,553

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	445	17%
2	Government Documents or Benefits Fraud	411	16%
3	Phone or Utilities Fraud	347	14%
4	Bank Fraud ²	258	10%
5	Employment-Related Fraud	225	9%
6	Loan Fraud	82	3%
	Other	587	23%
	Attempted Identity Theft	198	8%

¹Percentages are based on the 2,553 victims reporting from Wisconsin. Note that CSN identity theft complaints may be coded under multiple theft types.

²Includes fraud involving checking and savings accounts and electronic fund transfers.

Safeguard Your Identity

Credit Report

- 🔒 Request one every 4 months FREE
- 🔒 Monitor three simple things

- Name and address, former address
- Verify accounts are yours
- Balances are accurate



- 🔒 Report Suspicious Activity

Safeguard Your Identity

Financial records

- 🔒 Monitor accounts online on a “safe computer”
- 🔒 Report any suspicious activity

Do a wallet check

- 🔒 Photocopy everything in your wallet and place in a secure place
- 🔒 Do not carry your SSN in your wallet

Safeguard Your Identity

At Home

- 🔒 Place personal documents in a secure place out of plain view of servicemen, sales persons, visitors

Your Mailbox

- 🔒 Place outgoing mail in an official mailbox
- 🔒 Arrange for mail pickup if you are away more than one day
- 🔒 Opt out of pre-approved offers




Safeguard Your Identity

On the Phone


- 🔒 Sign up for the NO CALL List to limit incoming sales calls **(866)966-2255** or www.nocall.wisconsin.gov
- 🔒 Do not give out personal information – legitimate companies will not ask for it
- 🔒 Be aware of Caller ID ***[Spoofing]*** scams

Safeguard Your Identity

When you Travel

-  Call ahead to creditors and your bank
-  Be aware of your surroundings when providing information
-  Use a credit card or pre-paid card wherever possible

Shred Documents

-  Shred all personally identifiable documents (catalogs, pre-approved credit offers)



Safeguard Your Identity

Safe Computer Use

- 🔒 Use and maintain anti-virus and firewall protection
- 🔒 Don't be a victim of "**Phishing**", report it to the U.S. Secret Service by emailing: phishing-report@us.cert.gov
- 🔒 Send **Spam** to the Federal Trade Commission (FTC). Send a copy of the unsolicited email to spam@uce.gov
- 🔒 Don't click on pop-ups or links in an email, they can re-direct you to a site that is not secure

Safeguard Your Identity

Electronic Purchases

- 🔒 Verify it is a secure site before sharing information – http**s**:/
- 🔒 Limit your time online, close your browser when done with transactions
- 🔒 Use a pre-paid card or credit card, not a debit card



Signs of Identity Theft/ Fraud

- 🔒 Denied credit
- 🔒 Unsolicited Change of Address notice
- 🔒 Receiving credit cards that you didn't apply for
- 🔒 Newly opened accounts on your credit report
- 🔒 Increased insurance rates or loan interest rates as a result of a lower credit score





If You Suspect Fraud

- 🔒 File a Police Report
- 🔒 Request your Credit Report
- 🔒 Place a Fraud Alert on your accounts



If You Suspect Fraud

Contact Wisconsin's Office of
Privacy Protection

-  Mediate your complaint
-  Assist law enforcement
-  Provide support and assistance
-  Investigate

Resources

- 🔒 Request a FREE Credit report annually
Call (877)322-8228
Online at www.annualcreditreport.com
- 🔒 NO CALL Program
Call (866)966-2255
Online www.nocall.wisconsin.gov
- 🔒 Opt Out of credit card offers
Call (888)567-8688 or
Online at www.optoutprescreen.com

Resources

 Office of Privacy Protection

Call (800)422-7128

Or (608)224-5163

Online www.privacy.wi.gov

QUESTIONS?